

Town of Darien

Section 125 Plan Highlights and Enrollment Instructions

- Start Date: • January 1, 2013
- Short Plan Year: • January 1 to June 30
- Minimum Eligibility: • 21 hours per week (regularly scheduled)
- First of the month following date of hire.

- Pro-rated Annual Elections: • Health Care: \$1,250.00 maximum
- Dependent Care: \$416.66 per month maximum (\$2,500 max.)

- 2 ½ Month Grace Period*: • Eligible HCR & DCR expenses can be incurred up to 2 ½ months following the end of the plan year and applied to any remaining account balance in the prior plan year.
- *The 2 ½ Month Grace Period & Year End Run-off Period Run Concurrently (Applies to Current Plan Year)

- Year End Run-off Period*: • Reimbursements can be submitted up to 90 days following the end of the plan year.

- Claim Reimbursement: • Processed weekly (\$20.00 minimum reimbursement)
- Reimbursement Type(s): • Check / Direct Deposit /Debit Card (A fee is charged by the debit card company for replacement of lost or stolen cards. The fee, is the responsibility of the card holder)

- Short Plan Year Payroll Deductions: • 26 13
- Date of 1st Deduction: • January 3, 2013 January 10, 2013
- Your ABS Account Manager is: • May at ext. 428
-

Here's How to Enroll in Your Section 125 Plan Just follow these three simple steps:

1. If you meet the eligibility requirements, please complete the Enrollment Form.
2. Estimate your annual unreimbursable health-care/dependent-care related expenses using the worksheet on the back of the enrollment form.
3. ***Send completed enrollment form to Diane Diamond by November 30, 2012.** **Enrollment information submitted less than 30 days prior to the start of the new Plan Year may not have cards reloaded or created by the start date.*

Questions? Need Help?

First, read the "How to Save on Medical & Child Care Expenses" employee handbook. If you do not have one or have lost your copy, contact Human Resources, visit us on the web at www.abs125.com, or call 1-877-732-8125 from 8:00am to 5:00pm E.S.T. Monday through Friday. An Advanced Benefit Strategies Section 125 Account Consultant will be happy to answer your questions and assist you in completing the enrollment forms.